LISTING OF CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1.   (Original): A method for providing a credit card, said method comprising:

analyzing credit information of a cardholder to determine a level of risk associated with the cardholder;

establishing a general purpose credit line based on the determined level of risk associated with the cardholder, the general purpose credit line being set as a revolving credit line;

establishing a private label credit line based on the determined level of risk associated with the cardholder, the private label credit line being set as a revolving credit line; and

issuing the credit card to the cardholder with the established general purpose credit line and private label credit line.

2.   (Original): The method of claim 1, wherein analyzing credit information comprises determining a risk score from the credit information of the cardholder.

3.   (Original): The method of claim 1, wherein establishing a general purpose credit line comprises setting a credit limit for the general purpose credit line based in the determined level of risk associated with the cardholder.

4.   (Original): The method of claim 3, wherein establishing a private label credit line comprises setting a credit limit for the private label credit line based on the credit limit set for the general purpose credit line.

5.   (Original): The method of claim 1, wherein establishing a private label credit line comprises setting a credit limit for the private label credit line based on the determined level of risk associated with the cardholder

6.   (Original): The method of claim 1, wherein establishing a private label credit line comprises setting a credit line for the private label line using a line sloping model.

7.   (Original): The method of claim 1, further comprising notifying the cardholder of a customer account, a credit limit for the private label credit line, and a credit limit for the general purpose credit line.

8.   (Original): The method of claim 1, wherein issuing the credit card comprises issuing the credit card with the established private label credit line as a main credit line and the established general purpose credit line as an embedded credit line.

9.   (Original): The method of claim 1, wherein establishing a private label credit line comprises establishing a plurality of private label credit lines.

10.   (Original): The method of claim 1, wherein establishing a general purpose credit line comprises establishing a plurality of general purpose credit lines.

11.   (Original): A method for providing a credit card, said method comprising:

receiving credit information for a cardholder;

analyzing the received credit information to determine a level of risk associated with the cardholder;

establishing a general purpose credit line based on the level of risk associated with the cardholder that is part of the private label credit line;

establishing a private label credit line that is a revolving credit line based on the level of risk associated with the cardholder; and

issuing the credit card to the cardholder with the established general purpose credit line and the established private label credit line.

12.   (Original): The method of claim 11, wherein establishing a general purpose credit line comprises setting a credit limit for the general purpose credit line based in the determined level of risk associated with the cardholder.

13.   (Original): The method of claim 12, wherein establishing a private label credit line comprises setting a credit limit for the private label credit line based on the credit limit set for the general purpose credit line.

14.   (Original): The method of claim 11, wherein establishing a private label credit line comprises setting a credit line for the private label line using a line sloping model.

15.   (Original): The method of claim 11, wherein issuing the credit card comprises issuing the credit card with the established private label credit line as a main credit line and the established general purpose credit line as an embedded credit line.

16.   (Withdrawn)

17.   (Withdrawn)

18.   (Withdrawn)

19.   (Withdrawn)

20.   (Withdrawn):

21.   (Withdrawn)

22.   (Withdrawn)

23. (Original): A computer program product for providing a credit card, the computer program product comprising computer-readable media including computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for analyzing credit information of a cardholder to determine a level of risk associated with the cardholder;

program code for establishing a general purpose credit line based on the determined level of risk associated with the cardholder, the general purpose credit line being set as a revolving credit line;

program code for establishing a private label credit line based on the determined level of risk associated with the cardholder, the private label credit line being set as a revolving credit line; and

program code for issuing the credit card to the cardholder with the established general purpose credit line and private label credit line.

24. (Original): The computer program product of claim 23, wherein program code for analyzing credit information comprises program code for determining a risk score from the credit information of the cardholder.

25. (Original): The computer program product of claim 23, wherein program code for establishing a general purpose credit line comprises program code for setting a credit limit for the general purpose credit line based in the determined level of risk associated with the cardholder.

26. (Original): The computer program product of claim 25, wherein program code for establishing a private label credit line comprises program code for setting a

credit limit for the private label credit line based on the credit limit set for the general purpose credit line.

27. (Original): The computer program product of claim 23, wherein program code for establishing a private label credit line comprises program code for setting a credit limit for the private label credit line based on the determined level of risk associated with the cardholder.

28. (Original): The computer program product of claim 23, wherein program code for establishing a private label credit line comprises program code for setting a credit line for the private label line using a line sloping model.

29. (Original): The computer program product of claim 23, further comprising program code for notifying the cardholder of a customer account, a credit limit for the private label credit line, and a credit limit for the general purpose credit line.

30. (Original): The computer program product of claim 23, wherein program code for issuing the credit card comprises program code for issuing the credit card with the established private label credit line as a main credit line and the established general purpose credit line as an embedded credit line.

31. (Original): The computer program product of claim 23, wherein program code for establishing a private label credit line comprises program code for establishing a plurality of private label credit lines.

32. (Original): The computer program product of claim 23, wherein program code for establishing a general purpose credit line comprises program code for establishing a plurality of general purpose credit lines.

33. (Original): A computer program product for providing a credit card, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for receiving credit information for a cardholder;

program code for analyzing the received credit information to determine a level of risk associated with the cardholder;

program code for establishing a general purpose credit line based on the level of risk associated with the cardholder that is part of the private label credit line;

program code for establishing a private label credit line that is a revolving credit line based on the level of risk associated with the cardholder; and

program code for issuing the credit card to the cardholder with the established general purpose credit line and the established private label credit line.

34. (Original): The computer program product of claim 33, wherein program code for establishing a general purpose credit line comprises program code for setting a credit limit for the general purpose credit line based in the determined level of risk associated with the cardholder.

35. (Original): The computer program product of claim 34, wherein program code for establishing a private label credit line comprises program code for setting a credit limit for the private label credit line based on the credit limit set for the general purpose credit line.

36.   (Original): The computer program product of claim 33, wherein program code for establishing a private label credit line comprises program code for setting a credit line for the private label line using a line sloping model.

37.   (Original): The computer program product of claim 33, wherein program code for issuing the credit card comprises program code for issuing the credit card with the established private label credit line as a main credit line and the established general purpose credit line as an embedded credit line.

38.   (Withdrawn)

39.   (Withdrawn)

40.   (Withdrawn)

41.   (Withdrawn)

42.   (Withdrawn)

43.   (Withdrawn)

44.   (Withdrawn)

45.   (Original): A system for providing a credit card, comprising:

means for analyzing credit information of a cardholder to determine a level of risk associated with the cardholder;

means for establishing a general purpose credit line based on the determined level of risk associated with the cardholder, the general purpose credit line being set as a revolving credit line;

means for establishing a private label credit line based on the determined level of risk associated with the cardholder, the private label credit line being set as a revolving credit line; and

means for issuing the credit card to the cardholder with the established general purpose credit line and private label credit line.

46. (Original): A system for providing a dual line credit card, comprising:

means for receiving credit information for a cardholder;

means for analyzing the received credit information to determine a level of risk associated with the cardholder;

means for establishing a general purpose credit line based on the level of risk associated with the cardholder that is part of the private label credit line;

means for establishing a private label credit line that is a revolving credit line based on the level of risk associated with the cardholder; and

means for issuing the credit card to the cardholder with the established general purpose credit line and the established private label credit line.

47. (Withdrawn)